

In re:  
Joseph Zwicharowski  
Debtor

Case No. 17-11811-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 07, 2024

User: admin  
Form ID: 195

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

Recip ID	Recipient Name and Address
db	#+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbecf@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

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CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

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on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com

DENISE ELIZABETH CARLON

on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmlawgroup.com

JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

JOSHUA I. GOLDMAN

on behalf of Creditor MCLP Asset Company Inc. Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC KRLITTLE@FIRSTAM.COM

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

MICHELLE L. MCGOWAN

on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc. smccaffery@pincuslaw.com, ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

In re: : Chapter 13

Joseph Zwicharowski : Case No. 17-11811-amc  
Debtor(s)

***ORDER***

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AND NOW, this day , October 7, 2024 , it appearing that the trustee in the above entitled matter has filed his report and that the trustee has performed all other duties required in the administration of the debtor(s) estate, it is

ORDERED that the trustee be discharged and relieved of any trust; and this case be, and the same hereby is, closed.

By The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court